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Workers' Compensation Study Project Underway

Workers' compensation insurance can be complicated to explain and confusing to understand; especially when you factor in the way premium prices are set and benefits are established from state to state. Many have commented that costs in Montana seem higher than other states, but the reasons behind that are not well understood. In an effort to objectively compare our workers' compensation system (benefits, costs, and premiums) to other states, Governor Brian Schweitzer charged Lt. Governor John Bohlinger to spearhead the Workers' Compensation Study Project.

The goals of the study are to:

- Provide Montana workers' compensation policy makers with baseline information on the current status of the Montana system, as compared empirically and accurately with other states in the region.
- Determine primary cost drivers in the Montana workers' compensation system.
- Engage the input of stakeholders and interested parties, such as insurers, medical providers, injured workers, and legislators.
- Identify specific and well-defined metrics, as well as sources for data, for the basis of the study.

To date, the study group has met five times. Representatives from Montana State Fund have been actively involved in the process every step of the way. We have provided information about the complexities of our system, as well as listened to views and concerns expressed by others. These meetings have been very encouraging and we commend Lt. Governor Bohlinger and the Department of Labor for taking on this task.

A final report is scheduled for the end of 2006. From those findings there are plans to create a stakeholder group to analyze and assess public policy recommendations that might flow out of the study.

If you are interested in more in-depth information about the study, visit the Department of Labor's website at <http://erd.dli.mt.gov> and click on 'Workers' Compensation Study Project'.

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Safety Rocks Around The Clock for Young Workers

We truly believe safety rocks for our young workers and hopefully we are getting that message out to you.

Since we launched our Safety Rocks promotional campaign in March we have received an enthusiastic response. Our advertising effort that directed young workers and employers to go to our website www.safetyrocks.us for a chance to win six iPods was very successful. Over 4,000 individuals visited the site during the campaign. Ads appeared in statewide newspapers, movie theaters, on billboards and radio websites. Montana State Fund staff were interviewed for stories in national insurance magazines, local newspapers and websites. This stimulated a number of inquiries from Montana employers, and thousands of safety kits have been distributed to date.

While we believe this is a positive sign, our effort to build safety awareness for our young employees doesn't end here. Throughout the coming year we plan to enhance our website with even more useful information and form partnerships with associations and youth organizations to spread the word. Our progress will be outlined in future *Perspectives*.

If you haven't had the opportunity to view www.safetyrocks.us, please take a few moments to check it out. You'll find handy downloadable posters, an injury reporting wallet card and valuable resources you can use to talk safety with your younger

employees. In addition, we offer employers a young worker's safety kit that can be ordered online or by contacting Tammy Lynn at 800-332-6102 (extension 9939) or tlynn@mt.gov.



In Touch with Our Customers

It started out as a typical work day for Sue. She was clearing breakfast dishes at the mental health facility where she worked when suddenly one of the residents sitting at the table grabbed a bowl from her hand and in close range slammed it in her face. Covered in milk and feeling disoriented, she immediately felt a tremendous throbbing sensation coming from her nose. After coworkers came over to defuse the situation, Sue sought medical assistance and found out she had a broken nose.

Unfortunately, injuries like Sue's are not that uncommon for those who work in the human services field and take care of developmentally disabled individuals or those who have mental health issues. Many of the accidents occur when individuals living in these health settings hit, bite, kick or throw objects at employees.

"We at Montana State Fund realize that working in the human services field can be both physically and emotionally draining and it really distressed us that many of our customers in this field suffered so many injuries," said Herb Byers, Safety Management Consultant on Team 5. "We knew we had to do something to assist this group and felt a focused specialized training was the tool. It just made sense to bring everyone together at one time instead of training on an individual basis."



The result was a full-day seminar in Helena attended by nearly 80 human services professionals from across western Montana. The event featured Kevin Ann Huckshorn, a nationally recognized speaker with the National Association of State Mental Health Program Directors. Ms. Huckshorn's presentation centered on how these workers could proactively prevent injuries, emotional trauma, and staff turnover by using strategies to reduce the occurrence of conflict, aggression and violence for those with behavioral health needs. This type of training not only benefits the workers, but gives residents in these settings a better environment to live and enhances their quality of life. The seminar also included a panel of human services professionals who fielded questions from the audience.

Comments from the participants have proven to be very positive and many believed Huckshorn's human-focused opportunity to share safety management ideas with others in their profession was very beneficial.

Is your group or association interested in personalized safety training? If so call your team's customer service specialist to talk about details.

The How To's of Work Comp Upcoming Safety Training

As a business owner you know that creating an effective safety program and filing complete and prompt first report of injury forms are some of the first steps to cut your workers' compensation costs and keep your employees safe in the workplace. But sometimes just figuring out **how to** effectively implement these processes can hold you back.

That is where our next round of free safety workshops comes into play. Join Safety Services Specialist Wayne Dillavou and Claims Examiner Susan Jensen as they present *Learn the How To's of Work Comp*.

Topics at the four hour workshop include:

- How to establish an effective written safety plan.
- How and when to file accurate claim reports if an accident occurs.
- How to turn a claim around to make it a positive cost savings experience.

Employees, supervisors, business owners, managers, safety committee members, and workers' compensation personnel are encouraged to attend.

TRAINING DATES AND LOCATIONS

August 24	Great Falls	Holiday Inn
August 29	Missoula	Best Western Grant Creek
September 12	Kalispell	Hampton Inn
September 19	Bozeman	Best Western Grantree Inn
September 21	Helena	Shodair Hospital**
September 29	Billings	Billings Hotel and Convention Center**

**new locations

All trainings take place from 8:00 am-Noon. To register, go to our website and click on events and workshops. If you have questions call a customer service specialist at 800-332-6102, extension 5892 (Wayne Dillavou) or extension 7048 (Rita Naylor).



With Your Interest in Mind Injury Reporting Wallet Card

Each week you are bombarded with requests from credit card companies promising to lower your interest rates or give you 20,000 airline miles if you do this or that. What if we gave you a card that had no strings attached, but could help you save time and effort by keeping your employees properly informed for what to do in case of an accident?

What we're offering you is a customized Employee Injury Wallet Card. On the card, your employees will find the name of the person they should contact if they are injured in the workplace, and further steps they should take. It's a fact that when employees immediately report on-the-job accidents and file a First Report of Injury form, they get appropriate medical attention and you potentially get lower workers' compensation costs.

For your convenience, we created the downloadable wallet card for you to fill in your own company's contact information and distribute to your employees. It's free, simple to use, and shows your employees you care about their well being.

To design your card, visit our website and click on the Policyholder tab. Once there, go to the Related Documents section on the upper right hand corner of the page and follow the simple instructions.

If you have any questions on the process, please contact your team's Customer Service Specialist.



Employee Injury Wallet Card

Report injury to:		I had a workplace accident. What should I do?	
Name:	<input type="text"/>	1. Immediately tell your supervisor (or the name of the contact person on the back of this card).	For more information contact:  800-332-6102 www.montanastatefund.com
Phone:	<input type="text"/>	2. Get proper medical attention.	
Company:	<input type="text"/>	3. With help of your supervisor, fill out a First Report of Injury form within 24 hours of your accident.	
MSF Policy No.:	<input type="text"/>		

Medical Providers—Mark Your Calendars

Shoulder & Knee Injuries: Diagnosis, Interventions and Rehabilitation will be the topic for our 6th annual medical conference, Friday, November 17 at the Great Northern Hotel in Helena.

Physicians, physician assistants, nurse practitioners, physical therapists, chiropractors, medical case managers, claims examiners and therapists are encouraged to attend.

Conference topics, details and registration materials will be available soon. For more information contact Bridget McGregor at 800-332-6102, extension 6595 or e-mail bmcgregor@montanastatefund.com

Important MSF Contact Information

Customer Service: 800-332-6102

**Web Address/Safety Seminar Registration/Early
Return to Work information: montanastatefund.com**

Young Worker's Website: www.safetyrocks.us

**Safety Seminar Contact
800-332-6102, extension 5892 (Wayne Dillavou)
extension 7048 (Rita Naylor)**

**Medical Conference
Bridget McGregor at 800-332-6102 extension 6595 or
e-mail bmcgregor@montanastatefund.com**

**ACE Program
800-332-6102, extension 6502 (Mary Boyle)**

**Fraud Hotline
888-MTCRIME
888-682-7463
or report online at montanastatefund.com**



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